



STATE AND SCHOOL  
EMPLOYEES'

Life

AND

Health  
P L A N

## Know Your Benefits

### Good News – No Increase in Premiums!

The State and School Employees Health Insurance Management Board voted at their August 22, 2012 meeting not to change the health insurance premium rates for January 1, 2013.

### Summary of Benefits and Coverage and Uniform Glossary

*The Patient Protection and Affordable Care Act* requires that group health plans provide participants with an easy-to-understand summary of benefits and coverage along with a uniform glossary of terms commonly used in health insurance coverage. Coverage examples in the summary illustrate how the Plan covers care for common benefit scenarios.

A summary for both Base and Select Coverage and the glossary is provided on the Plan's website <http://knowyourbenefits.dfa.state.ms.us>. A paper copy may be requested by calling the Office of Insurance at 601-359-3411 or toll-free at 866-586-2781.

### 2013 Open Enrollment

The Plan's 2013 Open Enrollment period is October 1 through October 31, 2012. Active employees, non-Medicare eligible retirees, and COBRA participants may choose either Base or Select Coverage during Open Enrollment with the coverage to be effective January 1, 2013. An *Application for Coverage* form may be obtained from the Plan's website, your Human Resources office, or from Blue Cross & Blue Shield of Mississippi (BCBSMS) at 800-709-7881. Refer to the categories below to see what changes you can make during Open Enrollment.

**Active Employees:** May change coverage type or add eligible dependents by submitting a completed *Application for Coverage* form to your Human Resources office. Contact your Human Resources office to find out the deadline to submit the form. Remember, employees must participate in the Plan in order to cover their dependents.

**Non-Medicare Retirees:** May change coverage type by submitting a completed *Application for Coverage* form to BCBSMS by October 31, 2012. Retirees cannot add dependents during Open Enrollment.

**Medicare Primary Retirees** are not eligible to make coverage changes during Open Enrollment.

**COBRA Participants:** May change coverage type or add eligible dependents by submitting a completed *Application for Coverage* form to BCBSMS by October 31, 2012.

## 2013 Benefit Changes

### Over-the-counter Medications Containing Pseudoephedrine

The Plan will provide benefits for over-the-counter medications containing pseudoephedrine when purchased by prescription. This benefit applies to medications purchased at retail pharmacies only, as these medications are not available through the mail order program.

### Bariatric Surgery

The Plan will provide benefits for bariatric surgery procedures for adults aged 18 years or older subject to the Plan's medical management guidelines and certification.

### Ultrasound for Maternity Services

The Plan will provide benefits for up to four (4) ultrasounds per pregnancy at 100% (90% for non-participating physician), not subject to the calendar year deductible.

### Preventive Services for Women

Benefits will be provided at 100% in-network of the allowable charge and not subject to the calendar year deductible for all female participants for the following:

- Preconception and prenatal care office visits
- Contraceptive methods and counseling, including FDA-approved contraceptive methods, sterilization procedures, and patient education/counseling for all women with reproductive capacity
- Breastfeeding support, supplies, and counseling in conjunction with each childbirth, including comprehensive lactation support and counseling by a trained provider during pregnancy and/or postpartum, and coverage of the costs of renting breastfeeding equipment
- Annual screening and counseling for interpersonal and domestic violence

## NEW! Online Health Assistant

**Motivating Mississippi – Keys to Living Healthy** is excited to announce the new online Health Assistant powered by WedMD! **My Health Assistant** replaces the existing Lifestyle Improvement Program by providing an enhanced online experience that's interactive, fun, and inspiring.

You can focus on one or more of the following areas:

- Weight loss
- Exercise
- Tobacco cessation
- Stress management
- Nutrition
- Emotional health

Once you've selected your areas of interests and goals, **My Health Assistant** creates weekly plans that suggest small, simple healthy activities for you to complete. If you don't like the chosen activities, just click a button to pick new ones. The tracking tool helps you stay on the right path and keeps you engaged along the way.

To get started on your road to success, simply log in to the **Motivating Mississippi – Keys to Living Healthy** site at [www.webmdhealth.com/mississippi](http://www.webmdhealth.com/mississippi), and look for **My Health Assistant** under the Healthy Living Section.

## Pharmacy Benefit Manager Name Change

The Plan's pharmacy benefit manager, Catalyst Rx, has merged with SXC and changed its name to Catamaran. Services provided will remain the same and there is no action required by you. Your current prescription drug ID card should still be used. The mail order pharmacy name will also change to Catamaran Home Delivery. If you use the mail order service, you will notice the new name on your prescription drug home delivery labels. You will not need to obtain a new prescription as a result of this change. If you have questions about this change, please contact Catamaran at 866-757-7839.



## Have you made your life insurance beneficiary designation yet?

If you participate in the State and School Employees' Life Insurance Plan underwritten by Minnesota Life, you should have received a letter advising you of the need to designate a beneficiary. The persons you designate will receive your life insurance proceeds in the event of your death. Have you taken the time to make this important decision yet? This simple but very important task will help ensure that your life insurance benefits are paid in accordance with your wishes.

Designating a life insurance beneficiary using Minnesota Life's new online tool only takes a few minutes. Simply follow the instructions below to get started:

1. Visit the [myBlue](https://myblue.bcbsms.com) site, <https://myblue.bcbsms.com>, and click on the My Benefits tab. Don't worry if you have never logged into the [myBlue](https://myblue.bcbsms.com) site before. Once you visit the site, easy to follow instructions are provided to help you register as a new user.
2. Click the Life Benefits section, which is right below Medical Benefits. This section will show you the effective date and amount of life insurance coverage you have.
3. Click the link in the Life Benefits section and you will automatically be redirected to Minnesota Life's online beneficiary management tool. Once there, simply follow the instructions to electronically submit your beneficiary designation.

Once you submit your beneficiary information, a confirmation statement will be mailed to you. You may view or update your beneficiary information anytime by accessing Minnesota Life's website through your [myBlue](https://myblue.bcbsms.com) portal.

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Permit #1022

## Have you had your wellness visit this year?

Did you know that you can have your annual wellness visit – at no cost to you? All you need to do is call your network provider's office now to schedule your wellness visit! To find the list of covered wellness services, visit the Plan's website at <http://knowyourbenefits.dfa.state.ms.us>. Sharing a copy of these guidelines with your provider during your wellness visit is the best way you can be sure you are receiving the services that are covered at 100%.



Scan this code with your smartphone or go to  
<http://knowyourbenefits.dfa.state.ms.us>